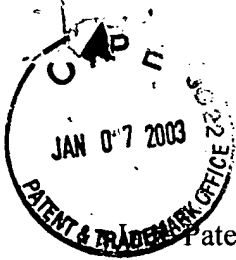


01-08-03

AF
3624

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent Application of)
)
 Ravi ACHARYA, et. al.) Attorney Reference: 47004.000059
)
 Serial No. 09/506,434) Group Art Unit: 3624
)
 Filed: February 18, 2000) Examiner: James S. Bergin

For: SYSTEM AND METHOD FOR
 ELECTRONIC DEPOSIT OF
 THIRD PARTY CHECKS BY
 NON-COMMERCIAL BANKING
 CUSTOMERS FROM REMOTE
 LOCATIONS

EV183736734US

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JAN 10 2003

GROUP 3600

Assistant Commissioner for Patents
 Washington, D.C. 20231

Transmitted herewith is an Amendment after Final Rejection in Response to Paper No. 18 in the
 above-identified application. The fee has been calculated as shown below:

CLAIMS AS AMENDED						
	Claims Remaining After Amendment	Highest Number Previously Paid For	Extra	Rate		Amount
				Large Entity	Small Entity	
Number of Claims in Excess of 20	18	49	0	\$ 18.00	\$ 9.00	0.00
Independent Claims in Excess of 3	6	5	0	\$ 84.00	\$ 42.00	0.00
First Presentation of Multiple Dependent Claims				\$ 280.00	\$140.00	0.00
Extension Fee:	a) One Month			\$ 110.00	\$ 55.00	align="right">\$110.00
	b) Two Months			\$ 400.00	\$200.00	
	c) Three Months			\$ 920.00	\$460.00	
	d) Four Months			\$1,440.00	\$720.00	
	e) Five Months			\$1,960.00	\$980.00	
TOTAL FEE DUE:						\$110.00

☒ This is a request under the provisions of 37 C.F.R. § 1.136(a) to extend the period
 for filing a response in the above identified application.

☐ No additional fee is required.

01/09/2003 AWDHDAF1 00000061 09506434

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110.00 OP

- ☒ A check in the amount of \$110.00 is attached.
- ☐ Charge \$_____ to Deposit Account No. 50-0206. A duplicate of this sheet is enclosed.
- ☒ Charge any additional fees or credit any overpayment to Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS

Date: January 7, 2003

By:


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Fax: (305) 810-2460



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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LOCATIONS

Assistant Commissioner for Patents
Washington, D.C. 20231

AMENDMENT AFTER FINAL REJECTION UNDER 37 C.F.R. § 1.116

Sir;

In response to the Office Action mailed on September 11, 2002 in the above-identified application, Applicants respectfully request that this Amendment after Final Rejection be entered, and that the application be reconsidered in view of the remarks that follow:

AMENDMENTS

In the Claims

Please amend claims 1, 15 and 21. A clean version of the amended claims is set forth below.

1. (Three times amended) A system for depositing the value associated with conventional checks into the bank account of a customer payee comprising: